

United States Bankruptcy Court

Southern District of Georgia

In the matter of:)
Bartley Eaton)
Deborah Eaton) Chapter 13 Case No. 10-41712-LWD
(Debtor(s))
)
)
)
)
)
)
)
)

NOTICE OF MODIFICATION OF PLAN AFTER CONFIRMATION

The Debtor(s) has filed a modification of the plan in this case, as shown on the copy attached hereto.

This modification may result in a reduction of the dividend to unsecured creditors. Secured and priority creditors may also be affected as shown in the modified plan.

Any holder of a secured claim that has accepted or rejected the plan is deemed to have accepted or rejected, as the case may be, the plan as modified, unless the modification provided for a change in the rights of such holder from what such rights were under the plan before modification, and such holder changes such holder's previous acceptance or rejection.

If you have legal grounds to object to the modified plan, or if you wish the Court to consider your views on the plan, you must file a written objection to the modified plan with the Clerk of the Bankruptcy Court before the expiration of twenty-one (21) days from the date stated in the certificate of service.

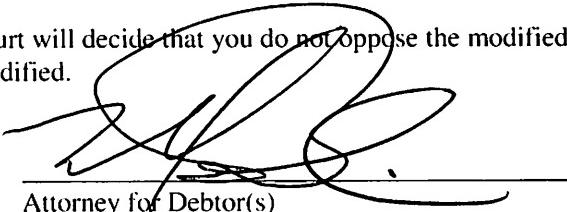
If you mail your objection to the court, you must mail it early enough so that it will be received within the time referenced above.

Any request for a hearing must also be mailed to the moving party.

If a timely request is filed, you will receive notice of the date, time and place of hearing.

If you or your attorney do not take these steps, the Court will decide that you do not oppose the modified plan and will enter an order confirming the plan as modified.

Date: 2-11-11



Attorney for Debtor(s)

Samuel L. Kay, Clerk
United States Bankruptcy Court
Southern District of Georgia
(Form.mac12/09)

UNITED STATES BANKRUPTCY COURT
Southern District of Georgia

MODIFICATION TO CHAPTER 13 PLAN AFTER CONFIRMATION

1. The Debtor(s) hereby modify the plan confirmed previously in this case in the following respects:

Decrease payments as follows:
to \$1,390.00 per month to the chapter 13 trustee

Surrender the following property:

Other provisions:
See Attached Exhibit A

2. Debtor(s) assert as the basis for the modification the following facts:
Debtor-wife has changed jobs and suffered a significant deduction in salary as evidenced by
Amended Schedules I and J filed on January 25, 2011.

3. Except as provided herein, all terms of the plan as previously confirmed remain in full force and effect.

2/11/11 Date

Kathy E. Sto
Debtor
Maryann D. Furtado
Joint Debtor

EXHIBIT A

Harley Davidson Credit, secured by Harley Davidson Ultra Classic Motorcycle, will be treated as fully secured at 5.25% interest and \$457.05 per month.

Kubota Credit, secured by 2007 Kubota L34000T-F Tractor, will be treated as fully secured at 5.25% interest and \$309.56 per month.

The Savannah Bank, secured by 2005 Ford F-250, will be treated as fully secured at 5.25% interest and \$394.47 per month.

HSBC Card Services, secured by Best Buy purchases within one year pre-petition (Claim #15), will be treated as secured in the amount of \$224.97 at 5.25% interest and \$23.04 per month.

HSBC Card Services, secured by Best Buy purchases within one year pre-petition (Claim #13), will be treated as secured in the amount of \$721.84 at 5.25% interest and \$49.82 per month.

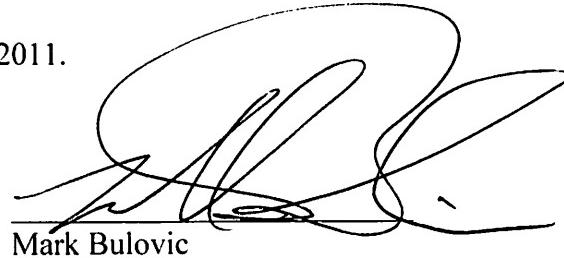
STATE OF GEORGIA
§
COUNTY OF CHATHAM
§

CERTIFICATE OF SERVICE

I, Mark Bulovic, do hereby certify that I have this date served the foregoing Notice and Modification of Plan After Confirmation upon the following by depositing a copy of the same in the United States mail with proper first class postage addressed as shown below:

SEE ATTACHED EXHIBIT A

This 11th day of February, 2011.



A handwritten signature in black ink, appearing to read "Mark Bulovic".

Bulovic Law Firm, LLC
1020 Bryan Woods Loop, Suite 5
Savannah, GA 31410
(912) 898-5661

Label Matrix for local noticing
113J-4
Case 10-41712-LWD
Southern District of Georgia
Savannah
Fri Feb 11 15:08:46 EST 2011

AT&T Universal Card
Processing Center
Des Moines IA 50363-0001

Amanda Tate
P.O. Box 287
Fleming GA 31309-0287

Patti H. Bass
Bass & Associates, PC
3936 E Ft Lowell Rd, Ste 200
Tucson, AZ 85712-1083

Chase Bank USA, N.A.
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Chase Bank USA, N.A.
c/o Creditors Bankruptcy Service
P O Box 740933
Dallas, Tx 75374-0933

Chase Credit Card
PO Box 15153
Wilmington DE 19886-5153

Citi Cards
P.O. Box 183113
Columbus OH 43218-3113

Consumer Credit Counseling Service
of the Savannah Area, Inc.
7505 Waters Ave., Ste. C-11
Savannah GA 31406-3826

Discover Bank
Dfs Services LLC
PO Box 3025
New Albany, OH 43054-3025

Discover Card
P.O. Box 71084
Charlotte NC 28272-1084

Bartley E. Eaton
675 Main Trail
Midway, GA 31320

Deborah L. Eaton
675 Main Trail
Midway, GA 31320

Ford Motor Credit
PO Box 105697
Atlanta GA 30348-5697

Ford Motor Credit Company LLC
P O Box 6275
Dearborn, MI 48121-6275

HSBC Bank Nevada, N.A.
Bass & Associates, P.C.
3936 E. Ft. Lowell Road, Suite #200
Tucson, AZ 85712-1083

HSBC Bank Nevada, N.A.
Bass & Associates, P.C.
3936 E. Ft. Lowell Rd., Suite #200
Tucson, AZ 85712-1083

HSBC Card Services
P.O. Box 5238
Carol Stream IL 60197-5238

Harley Davidson Credit
Dept 15129
Palatine IL 60055-0001

Harley-Davidson Credit Corp.
P.O. BOX 829009
Dallas, TX 75382-9009

Kohls
P.O. Box 2983
Milwaukee WI 53201-2983

Kubota Credit
P.O. Box 0559
Carol Stream IL 60132-0001

Kubota Credit Corporation
P.O. Box 829009
Dallas, TX 75382-9009

LVNV Funding LLC its successors and assigns
assignee of CHASE BANK USA, NA
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Lowes/GEMB
P.O. Box 530914
Atlanta GA 30353-0914

Joe Manuel Lozano Jr.
Brice, Vander Linden & Wernick, PC
9441 LBJ Freeway, Suite 350
Dallas, TX 75243-4652

O. Byron Meredith III
P O Box 10556
Savannah GA 31412-0756

PRA Receivables Management LLC
As Agent Of Portfolio Recovery Assocs
POB 41067
Norfolk, VA 23541-1067

Palisades Collections, LLC Vativ Recovery Solutions LLC As Agent For Palisades Collections, LLC PO Box 19249 Sugar Land TX 77496-9249	Margaret S Puccini Inglesby Falligant Horne Courington P O Box 1368 Savannah, GA 31402-1368	S.C.Federal Credit Union P.O. Box 190012 North Charleston SC 29419-9012
SUNTRUST MORTGAGE INC BANKRUPTCY DEPARTMENT RVW 3034 P.O BOX 27767 RICHMOND VA 23261-7767	Sallie Mae P.O. Box 9500 Wilkes Barre PA 18773-9500	Sallie Mae Inc. on behalf of ECMC Lockbox 8682 P.O. Box 75848 St. Paul, MN 55175-0848
Sam's Club PO Box 530942 Atlanta GA 30353-0942	Sears Credit Cards P.O. Box 183082 Columbus OH 43218-3082	SunTrust Mortgage P.O. Box 79041 Baltimore MD 21279-0041
The Savannah Bank 25 Bull Street #100 Savannah GA 31401-2642	The Savannah Bank, NA Attn: Ed Cox P O Box 188 Savannah, GA 31402-0188	United Consumer Financial Serv. Bass & Associates, P.C. 3936 E. Ft. Lowell Rd., Suite #200 Tucson, AZ 85712-1083
Vativ for Palisades Collection, LLC PO Box 19249 Sugar Land, TX 77496-9249	Wells Fargo P.O. Box 25341 Santa Ana CA 92799-5341	eCAST Settlement Corporation assignee of Cit (South Dakota) NA POB 29262 New York NY 10087-9262

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Ford Motor Credit Company LLC, a Delaware	(d)Harley-Davidson Credit Corp. PO Box 829009 Dallas, TX 75382-9009	(d)PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. POB 41067 Norfolk VA 23541-1067
(u)S.C. Federal Credit Union	End of Label Matrix Mailable recipients 44 Bypassed recipients 4 Total 48	